

41. (new) A system comprising:

- a database comprising a plurality of business rule data elements;
- a translator program configured to read two or more business rule data elements from the database and to combine two or more business rule data elements to form at least one business rule; and
- a rules engine configured to assess a value of an insurance claim as a function of at least one business rule formed by the translator program.

42. (new) The system of claim 41,

- wherein the insurance claim comprises a bodily injury claim, and wherein the value of the insurance claim comprises a trauma severity value.

43. (new) The system of claim 41,

- wherein the plurality of business rule data elements are stored in a tabular format in the database.

44. (new) The system of claim 41,

- wherein at least one business rule comprises logical instructions for assessing the value of the insurance claim.

45. (new) The system of claim 41,

- wherein at least one business rule comprises a premise and one or more resulting actions for assessing the value of the insurance claim.

46. (new) The system of claim 41,

- wherein the business rule data elements comprise alphanumeric values stored in the database.

47. (new) A method comprising:

providing a plurality of business rule data elements in a memory of a computer system,
wherein two or more of the business rule data elements are combinable to form at
least one business rule;

combining two or more business rule data elements of the plurality of business rule data
elements to form at least one business rule for processing an insurance claim; and
providing at least one formed business rule to a rules engine, wherein at least one formed
business rule is executable by the rules engine to process at least one insurance
claim.

48. (new) The method of claim 47, further comprising:

processing at least one insurance claim by executing at least one formed business rule in
the rules engine.

49. (new) The method of claim 47,

wherein at least one insurance claim comprises a bodily injury insurance claim.

50. (new) The method of claim 47,

wherein at least one formed business rule is executable by the rules engine to assess a
trauma severity value of a bodily injury insurance claim.

51. (new) The method of claim 47,

wherein the plurality of business rule data elements are stored in a tabular format in a
database.

52. (new) The method of claim 47,

wherein the rules engine comprises program instructions which are executable by a computer to access at least one formed business rule and to assess an insurance claim based on at least one accessed business rule.

53. (new) The method of claim 47,

wherein at least one formed business rule comprise a premise and at least one resulting action.

54. (new) The method of claim 47,

wherein the plurality of business rule data elements comprises alphanumeric values stored in a database.

55. (new) The method of claim 47, further comprising:

modifying at least one business rule data element in the memory and combining at least two business rule data elements, including at least one modified business rule data element, to form at least one modified business rule.

56. (new) The method of claim 47, further comprising:

modifying at least one business rule data element as a function of business requirements of an insurance organization.

57. (new) The method of claim 56, further comprising:

modifying at least one business rule in response to modifying at least one business rule data element.

58. (new) The method of claim 56, further comprising:

forming at least one new business rule in response to modifying at least one business rule

data element.

59. (new) A carrier medium comprising program instructions, wherein said program instructions are computer-executable to implement:

providing a plurality of business rule data elements in a memory of a computer system,
wherein two or more of the business rule data elements are combinable to form at least one business rule;
combining two or more business rule data elements of the plurality of business rule data elements to form at least one business rule for processing an insurance claim; and
providing at least one formed business rule to a rules engine, wherein at least one formed business rule is executable by the rules engine to process at least one insurance claim.

60. (new) The carrier medium of claim 60,

wherein the program instructions are further computer-executable to implement processing at least one insurance claim by executing at least one formed business rule in the rules engine.

61. (new) The carrier medium of claim 59,

wherein at least one insurance claim comprises a bodily injury insurance claim.

62. (new) The carrier medium of claim 59,

wherein at least one formed business rule is executable by the rules engine to assess a trauma severity value of a bodily injury insurance claim.

63. (new) The carrier medium of claim 59,

wherein the plurality of business rule data elements are stored in a tabular format in a

database.

64. (new) The carrier medium of claim 59,

wherein the rules engine comprises program instructions which are executable by a computer to access at least one formed business rule and to assess an insurance claim based on at least one accessed business rule.

65. (new) The carrier medium of claim 59,

wherein at least one formed business rules comprise a premise and at least one resulting action.

66. (new) The carrier medium of claim 59,

wherein the plurality of business rule data elements comprises alphanumeric values stored in a database.

67. (new) The carrier medium of claim 59, wherein the program instructions are further computer-executable to implement:

modifying at least one business rule data element in the memory and combining at least two business rule data elements, including at least one modified business rule data element, to form at least one modified business rule.

68. (new) The carrier medium of claim 59, wherein the program instructions are further computer-executable to implement:

modifying at least one business rule data element as a function of business requirements of an insurance organization.

69. (new) The carrier medium of claim 68, wherein the program instructions are further computer-executable to implement:

modifying at least one business rule in response to modifying at least one business rule data element.

70. (new) The carrier medium of claim 68, wherein the program instructions are further computer-executable to implement:

forming at least one new business rule in response to modifying at least one business rule data element.
